

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:

CASE NO.: 6: 11-bk-10233-ABB

GLENN SANDLER  
AND LAUREN SANDLER,

Debtor.

X      Chapter 13 Plan

\_\_\_\_\_ Amended Chapter 13 Plan

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the debtor is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor shall pay the following sums to the Chapter 13 Standing Trustee:

Plan Payments

**Payment**

**Number by months**

**Amount of Monthly Plan payment**

1 – 60 (August 2011 – August 2016)      \$3,277.78

The Debtor(s) shall mail a **money order** or **cashier's check** to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103, with the Debtor(s) name and case number indicated clearly thereon and by the due dates for payments as set for the above.

**OTHER PROVISION REGARDING INCOME TAX REFUNDS,  
INCOME TAX RETURNS, AND/OR INCREASED INCOME**

The Debtor(s) are required to turnover any and all income tax refunds to the Chapter 13 Standing Trustee for the benefit of the Debtor(s) general unsecured creditors for the duration of this case. The Debtor(s) shall mail any and all tax refunds to the Chapter 13 Standing Trustee's payment address, Laurie K. Weatherford, Chapter 13 Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) shall put their name and case number on the face of any refund checks before mailing them to the Trustee. **The Debtor(s) should indorse the back of the refund checks with their name and the words "made payable to Laurie K. Weatherford, Trustee".**

The Debtor(s) are required to provide the Chapter 13 Trustee with copies of all income tax returns filed each year and for the duration of this case. The Debtor(s) shall mail a copy of the returns for each year on or before April 30<sup>th</sup>, to the Debtor's attorney, if any, and to the Chapter 13 Trustee at the address of Post Office Box 3450, Winter Park, FL 32790.

The Debtor(s) are further required to file all tax returns timely and to pay any taxes due for the duration of this case. Proof of payment of all post-petition taxes are required.

If the Debtor(s) income increases during the pendency of this Chapter 13 Case, the Debtor(s) must commit the excess disposable income to the Plan for the benefit of the Debtor's creditors.

**PAYMENT OF CLAIMS THROUGH THE PLAN**

**Attorney Fees:**

<b>Attorney Name</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
Bankruptcy Law Group	\$2,000.00	\$200.00	1-10

**Priority Claims:**

The fees and expenses of the trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
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NONE

**Secured Claims:**

<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
Wells Fargo Mortgage on Homestead 44 CAMELLIA TERR INDIAN HARBOUR BEACH 32937	\$565,338.75	*2,500.00	1-60  *Debtor is simultaneously filing a Motion for Mortgage Modification to allow for a payment at this rate.
Ally Financial 2009 Pontiac G	\$21,704.00	*0.00	1-60 *To be paid outside the plan on auto debit
Ford Motor Credit Corp 2010 Ford F150	\$36,102.00	*0.00	1-60 *To be paid outside the plan on auto debit
Infiniti Finl Svc (POC 2-1) 2011 Infiniti G37	\$35,083.06	*0.00	1-60 *To be paid outside the plan on auto debit

**Secured Arrearage**

<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
None			

**Property to Be Surrendered: NONE**

**Creditors have 90 days from confirmation to file any deficiency claims; otherwise, the property is deemed to have been surrendered in full satisfaction of the debt owing. The Stay is lifted to any secured creditor whose property is being surrendered upon confirmation.**

**VALUATION OF SECURITY/MORTGAGES TO BE VALUED/STRIPED:**

(Note for Motions to Strip Mortgages, Payment Amount per month below should be -0-)

<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
NONE			

**Executory Contracts:**

**The following Executory Contracts are assumed: None**

**The following Executory Contracts are rejected: None**

**Unsecured Creditors:** whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: **Unknown% = \$25,000 paid out at \$250.00 during Months 1-10 and \$450.00 during Months 11-60.**

**CERTIFICATE OF SERVICE**

I/We hereby certify that a true and correct copy of the Chapter 13 Plan of Debtor was furnished by United States mail, postage prepaid, to All Creditors and Parties in Interest as listed on the Court's Matrix as attached, this 20<sup>th</sup> day of July, 2011.

/s/ Glenn Sandler  
Signature of Debtor

/s/Lauren Sandler  
Signature of Jt Debtor

/s/ Ana V De Villiers  
Signature of Attorney